



FSA At Work Across Michigan - Fiscal Year 2005

The Michigan Farm Service Agency delivered more than \$267.2 million in payments and assistance to Michigan's farmers and ranchers during Fiscal Year 2005.

Commodity Program Payments: \$200.5 million

Michigan producers received \$200,560,474 in the form of commodity and price support program payments in Fiscal Year 2005. These programs help improve and promote the economic stability of agricultural communities and ensure equitable delivery of program benefits and services.

\$111,121,542 - Direct And Counter Cyclical Program (DCP) –payments are made when the effective price for eligible commodities is less than the target price. DCP replaces production flexibility contract payment and adds a new counter-cyclical payments for the 2002-2007 crops.

\$4,284,494 - Market Gains on Commodity Loans. Commodity Loans are available to eligible producers who use stored crops as collateral. The Commodity Credit Corporation (CCC) makes loans for eligible commodities and are issued as "non-recourse" or "recourse" depending on the quality and-or moisture content of the commodity.

\$162,761-The Lamb Meat Assistance Program (LMAAP) assists producers who suffered financial losses due to a depressed market.

\$315,281-Milk Income Loss Contract (MILC) offers compensation to dairy producers when domestic milk prices fall below a specific level during the period of 12/1/01 – 9/30/05.

\$84,676,396 – Loan Deficiency Payments (LDPs) benefit producers who agree to forgo the loan in return for a payment on the eligible commodity. LDP provisions allow compensation when market prices are low, as long as the producer maintains beneficial interest in the commodity.

Conservation: \$20.9 million

FSA made significant investments toward conserving and improving soil, water, and wildlife resources in Michigan. The Conservation Reserve Program is the USDA's single largest, most effective environmental improvements program. Michigan conservation FY 2005 investments included:

\$20,314,902 – Conservation Reserve Program (CRP) provides financial incentives, cost-share and rental payments to producers who convert highly erodible cropland or environmentally sensitive acreage to long-term vegetative cover. This includes enhanced incentives under the Michigan CREP agreement.

\$55,873 Emergency Conservation Program (ECP) provides emergency funding and technical assistance farmers and ranchers to rehabilitate farmland damaged by natural disasters and for carrying out emergency water conservation measures in periods of severe drought. Funding for ECP is appropriated by Congress.

\$493,666 Wetland Reserve Program Payments (WRP) provides an opportunity for landowners to receive financial incentives to restore and enhance wetlands in exchange for retiring marginal land from agriculture.

\$32,888 - Grass Land Reserve Program (GRP) Provides incentives to producers to maintain grass lands and prevent their conversion to other land use for Rental, easement, and restoration agreements are options under GRP.

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Michigan Farm Service Agency
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Disaster Assistance: \$45.6 million

Michigan producers received \$45.6 million in disaster assistance programs during FY 2005. From drought to flood, freeze to tornadoes, natural disasters can severely hurt even the best run agricultural operation.

\$2,173,048 - Noninsured Crop Disaster Assistance Program. Provides financial assistance to producers of noninsurable crops when low yields, loss of inventory, or prevented planting occurs due to natural disasters.

\$42,331,555 - Crop Disaster Program helped compensate producers who suffered crop losses due to adverse weather and other natural disasters in FY 2003 and FY 2004

\$1,063,753 – Tree Assistance Program (TAP) provides financial assistance to qualifying orchardist to replace eligible trees, bushes, and vines damaged by natural disasters. Payments in FY 2004 were paid under a Michigan specific authorization to cover fire blight losses under TAP.

\$33,119 – Livestock Assistance Program (LAP) The Livestock Assistance Program was authorized to pay \$250 million nationwide. This program reimbursed producers for grazing losses in either 2003 or 2004.

Farm Loans: \$87.7 million

During Fiscal Year 2005, FSA made 705 loans for \$87.7 million in direct and guaranteed farm operating loans, farm ownership and emergency loans to Michigan's farmers who operate family-size farms and who were temporarily unable to obtain private or commercial credit.

\$23.9 million – Direct Farm Operating, Ownership and Emergency Loans. Michigan FSA made 377 loans to producers under our direct lending programs. These loans help Michigan farmers continue their farming operations, recover from natural disasters and assist with start-up operations.

\$63.8 million - Guaranteed Farm Ownership & Operating Loans. Michigan FSA made 328 loans to farmers under our guaranteed lending programs. These loans provide conventional lenders with up to a 95 percent guarantee of the principal loan amount.

\$3.8 million - Loans to women & minorities.

Michigan FSA processed 66 loans to women and minority farmers. This brings Michigan's socially disadvantaged direct loan portfolio to nearly 11.5 percent of total caseload, up from less than 1 percent, 12 years ago.

\$19.1 million - Assistance to Beginning Farmers.

Michigan FSA processed 197 loans to beginning farmers. This brings Michigan's beginning farmer direct loan portfolio to nearly 25 percent of total caseload, up from only 2 percent, 12 years ago.

At the end of Fiscal Year 2005, Michigan Farm Loan programs credit portfolio consisted of:

<i>Program</i>	<i>Number of Loans</i>	<i>Number of Borrowers</i>	<i>Dollars Outstanding</i>
Direct	3,425	1,589	\$193,962,651.00
Guarantee	2,061	1,181	\$315,223,178.00
Totals	5,486	2,770	\$507,569,749.00

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Other Programs

Builds trust and value in FSA's ability to stabilize farm income, help farmers conserve land and water resources, provide credit to farmers, and help farmers recover from a natural disaster.

Outreach Program: Ensure that all customers, especially small, limited resource, socially disadvantaged and underserved customers are fully aware of, and have the opportunity to participate in, all FSA programs, including county committee elections. In FY2005 Michigan FSA participated in several outreach activities. Activities include Ag Expo held at MSU, Michigan's largest farm show, Great Lakes Expo held in Grand Rapids, and of Protectors of the Earth Camp held at Sugar Island. Protectors of the Earth Camp is stimulate interest of African American, Latino, and American Indian students In natural resources, agriculture, and forestry. These activities are not all inclusive to Michigan Outreach Program.

eGov Program: The Michigan eGov program can be broken into two major focus areas. The first area of focus is the Michigan Farm Service Agency staff; the second is the farm producers that FSA serves. Programs currently available to producers who have an active "level 2" eAuthentication account are:

Financial Inquiries website: The Financial Inquiries website allows producers to generate reports that show both current and historical financial information.

Customer Statement: The Customer Statement combines a wide range of information of USDA services and program activity in a single report.

eDCP: Producers can file request DCP contracts online.

eLDP: Producers can file request for LDP's online.

2005 Payments By County

Does not include farm loans, commodity loans, or adjustments from previous programs.

Alcona	318,024	Dickinson	296,476	Lapeer	4,033,642	Ogemaw	917,898
Alger	108,693	Eaton	6,600,517	Leelanau	1,147,107	Ontonagon	194,459
Allegan	8,697,604	Emmet	188,064	Lenawee	14,607,775	Osceola	672,161
Alpena	600,198	Genesee	3,240,697	Livingston	2,077,628	Oscoda	14,099
Antrim	998,790	Gladwin	1,116,190	Luce	8,786	Otsego	106,855
Arenac	2,781,390	Gogebic	29 10	Mackinac	41,267	Ottawa	4,307,536
Baraga	70,164	Grand Traverse	1,248,458	Macomb	1,938,933	Presque Isle	1,034,340
Barry	4,895,555	Gratiot	10,844,695	Manistee	346,108	Roscommon	8,869
Bay	5,798,898	Hillsdale	9,005,290	Marquette	217,211	Saginaw	10,717,600
Benzie	677,161	Houghton	55,184	Mason	1,512,729	Sanilac	13,530,893
Berrien	,411,239	Huron	16,346,476	Mecosta	1,696,778	Schoolcraft	63,845
Branch	8,806,982	Ingham	5,642,580	Menominee	1,948,475	Shiawassee	5,853,419
Calhoun	7,205,468	Ionia	7,912,900	Midland	2,316,486	St. Clair	4,088,278
Cass	6,587,292	Iosco	817,410	Missaukee	1,191,077	St. Joseph	7,200,291
Charlevoix	232,322	Iron	93,456	Monroe	6,918,385	Tuscola	10,867,786
Cheboygan	275,321	Isabella	5,394,287	Montcalm	4,741,098	Van Buren	3,757,985
Chippewa	309,360	Jackson	4,963,717	Montmorency	181,122	Washtenaw	4,003,302
Clare	664,148	Kalamazoo	4,563,380	Muskegon	1,432,927	Wayne	233,666
Clinton	7,806,400	Kalkaska	87,356	Newaygo	2,134,756	Wexford	560,016
Crawford	73	Kent	4,311,157	Oakland	267,992		
Delta	1,023,140	Lake	45,514	Oceana	2,299,690		